

Message Text

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PAGE 01 REYKJA 01259 090935Z
ACTION CPR-01

INFO OCT-01 EUR-12 ISO-00 L-03 JUSE-00 OPR-02 A-01
TRSE-00 /020 W

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R 090838Z SEP 77
FM AMEMBASSY REYKJAVIK
TO SECSTATE WASHDC 7648

UNCLAS REYKJAVIK 1259

FOR PROTOCOL

E.O. 11652: N/A
TAGS: PDIP
SUBJECT: HOST COUNTRY REQUIREMENTS FOR AUTOMOBILE LIABILITY
INSURANCE

REF: STATE 189095

ANSWERS TO QUESTIONS IN REFERENCED TELEGRAM ARE LISTED
BELOW FOLLOWING FORMAT IN REFTEL:

A. YES.

B. MINIMUM COVERAGE IS APPROXIMATELY \$60,000. ENFORCE-
MENT: VEHICLES ARE NOT PERMITTED ON THE ROADS WITHOUT
NUMBER PLATES AND THE LICENSING AUTHORITY WILL NOT
ISSUE PLATES WITHOUT SEEING A CURRENT INSURANCE CERTIFICATE.
THERE IS A MANDATORY YEARLY VEHICLE INSPECTION WHEN, AGAIN,
THE AUTHORITY INSISTS UPON SEEING A CURRENT INSURANCE POLICY.

C. N/A. A LAW DOES EXIST.

D. N/A. A LEGAL REQUIREMENT IS IMPOSED BY HOST GOVERNMENT.

E. IF THE INJURED PARTY BRINGS ACTION AGAINST THE INSURED
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PAGE 02 REYKJA 01259 090935Z

IN A CASE INVOLVING DIPLOMATIC PERSONNEL, THE INSURER
THEN COULD APPLY TO THE FOREIGN MINISTRY FOR APPROPRIATE ACTION
(E.G., REQUEST FOR WAIVER OF DIPLOMATIC IMMUNITY) AGAINST THE
DIPLOMATIC PARTY AT FAULT.

F. ACCORDING TO THE ICELANDIC FOREIGN MINISTRY, THERE HAVE
BEEN NO CASES IN RECENT YEARS OF AN INSURANCE COMPANY SEEKING

THE ASSISTANCE OF THE GOVERNMENT FOR ACTION AGAINST PERSONS OF DIPLOMATIC IMMUNITY FOR CASES INVOLVING AUTOMOBILE ACCIDENTS, NOR DO THERE EXIST ANY LAWS SPECIFICALLY WAIVING DIPLOMATIC IMMUNITY IN CASES OF AUTOMOBILE ACCIDENTS. IF SUCH A REQUEST FOR ASSISTANCE WERE RECEIVED, THE FOREIGN MINISTRY WOULD HAVE TO DECIDE THEN WHAT COURSE OF ACTION TO TAKE. THEREFORE, BASED ON POST EXPERIENCE IT WOULD SEEM HIGHLY UNLIKELY THAT AN INSURANCE COMPANY COULD SEEK ACTION AGAINST SOMEONE WITH DIPLOMATIC IMMUNITY FOR VIOLATING A CONTRACT TERM.

G. THE MANNER IN WHICH SATISFACTORY SETTLEMENTS ARE REACHED WITH INSURANCE COMPANIES IS STATED IN PREVIOUS PARAGRAPHS. WITH THE EXCEPTION OF INCIDENTS INVOLVING THE SOVIET EMBASSY, ALL DIPLOMATIC PERSONNEL IN ICELAND HAVE TRADITIONALLY COOPERATED WITH LOCAL AUTHORITIES FOLLOWING ACCIDENTS WITHOUT WAIVING THEIR DIPLOMATIC IMMUNITY.

H. N/A. ALL AUTOMOBILE LIABILITY INSURANCE IS MANDATORY SO THERE IS NOT QUESTION OF "SEEKING" IT.

I. PREMIUM RATES ARE THE SAME TO ALL CLASSES AND PROFESSIONS.

J. INSURANCE CONTRACTS FOR DIPLOMATS ARE THE SAME AS FOR OTHER PROFESSIONS OR NATIONALS.

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PAGE 03 REYKJA 01259 090935Z

L. IF A DIPLOMAT CAUSES AN ACCIDENT, HIS INSURANCE WOULD COVER CLAIMS UP TO THE MAXIMUM AMOUNT OF LIABILITY. HOWEVER, SHOULD THE CLAIM BE MORE THAN THE MAXIMUM AMOUNT OF LIABILITY AND THE ACCIDENT OCCURRED WHEN DRIVING ILLEGALLY, THE INSURANCE COMPANY COULD SEEK ASSISTANCE FROM THE FOREIGN MINISTRY FOR ACTION AGAINST PERSONS WITH DIPLOMATIC IMMUNITY. HOWEVER, AS DESCRIBED IN PARAGRAPH F, THERE IS NO LEGAL BASIS FOR ANY FURTHER ACTION ON THE PART OF THE GOVERNMENT.

M. THE PREVAILING SYSTEM WORKS WELL. IN RECENT YEARS, ACCORDING TO BOTH LOCAL INSURANCE COMPANIES AND THE FOREIGN MINISTRY, THERE HAVE NOT BEEN ANY CASES OF INJURY OR DEATH CAUSED BY DIPLOMATS IN ICELAND. MINOR ACCIDENTS HAVE BEEN SETTLED BY LOCAL INSURANCE COMPANIES WITHOUT ANY RECOURSE TO ASSISTANCE FROM THE FOREIGN MINISTRY.

N. THERE IS NO PROVISION BY WHICH HOST GOVERNMENT GIVES SPECIAL FUNDS TO PERSONS SUFFERING DAMAGE AT HANDS OF DIPLOMATIC PERSONNEL OTHER THAN NORMAL DISABILITY ALLOWANCES AVAILABLE TO EVERYONE THROUGH THE ICELANDIC NATIONAL HEALTH SYSTEM.
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Message Attributes

Automatic Decaptioning: X
Capture Date: 01-Jan-1994 12:00:00 am
Channel Indicators: n/a
Current Classification: UNCLASSIFIED
Concepts: INSURANCE, DIPLOMATIC PRIVILEGES, LAW, AUTOMOBILES
Control Number: n/a
Copy: SINGLE
Sent Date: 09-Sep-1977 12:00:00 am
Decaption Date: 01-Jan-1960 12:00:00 am
Decaption Note:
Disposition Action: n/a
Disposition Approved on Date:
Disposition Case Number: n/a
Disposition Comment:
Disposition Date: 01-Jan-1960 12:00:00 am
Disposition Event:
Disposition History: n/a
Disposition Reason:
Disposition Remarks:
Document Number: 1977REYKJA01259
Document Source: CORE
Document Unique ID: 00
Drafter: n/a
Enclosure: n/a
Executive Order: N/A
Errors: N/A
Expiration:
Film Number: D770327-0049
Format: TEL
From: REYKJAVIK
Handling Restrictions: n/a
Image Path:
ISecure: 1
Legacy Key: link1977/newtext/t19770980/aaaacpwr.tel
Line Count: 116
Litigation Code IDs:
Litigation Codes:
Litigation History:
Locator: TEXT ON-LINE, ON MICROFILM
Message ID: 2c429849-c288-dd11-92da-001cc4696bcc
Office: ACTION CPR
Original Classification: UNCLASSIFIED
Original Handling Restrictions: n/a
Original Previous Classification: n/a
Original Previous Handling Restrictions: n/a
Page Count: 3
Previous Channel Indicators: n/a
Previous Classification: n/a
Previous Handling Restrictions: n/a
Reference: 77 STATE 189095
Retention: 0
Review Action: RELEASED, APPROVED
Review Content Flags:
Review Date: 29-Nov-2004 12:00:00 am
Review Event:
Review Exemptions: n/a
Review Media Identifier:
Review Release Date: n/a
Review Release Event: n/a
Review Transfer Date:
Review Withdrawn Fields: n/a
SAS ID: 1331123
Secure: OPEN
Status: NATIVE
Subject: HOST COUNTRY REQUIREMENTS FOR AUTOMOBILE LIABILITY INSURANCE
TAGS: PDIP, XX
To: STATE
Type: TE
vdkgvwkey: odb://SAS/SAS.dbo.SAS_Docs/2c429849-c288-dd11-92da-001cc4696bcc
Review Markings:
Margaret P. Grafeld
Declassified/Released
US Department of State
EO Systematic Review
22 May 2009
Markings: Margaret P. Grafeld Declassified/Released US Department of State EO Systematic Review 22 May 2009